

Privacy Consent – Consumer / Commercial Finance
Beyond Consultancy Pty Ltd t/a Finance Dot Com
An Authorised Representative of Finance Dot Com (Australian Credit Licence #390796)
Level 31, 88 Phillip St, Sydney NSW 2000 T: (02) 9251 0012

A. Consent of Individual Applicant

In connection with the provision by the *Introducer of credit assistance* as defined in the *National Consumer Credit Protection Act 2009* (together with any related Regulations or amendments) ('the *NCCP Act*') to any of the Applicants listed in this consent and in compliance with the National Privacy Principles in the *Privacy Act 1988 (Commonwealth)* as well as any other applicable laws and codes affecting my/our personal information, I/we acknowledge that the *Introducer* will collect sensitive personal information about me/us and that such information will be used to assess my/our application for credit as part of the *credit assistance* provided to me/us by the *Introducer*.

I/we further acknowledge that in order to be able to provide the *credit assistance* to me/us the *Introducer* will share my/our information with a *Credit Provider* (as defined in the *NCCP Act*) for the purposes of approving my/our application for credit and, if the credit is provided to me by the *Credit Provider*, for the subsequent administration of the credit facility.

I/we further acknowledge that the consents and acknowledgements I/we provide are provided in this document on an identical basis irrespective of whether the *credit assistance* and any subsequent *credit activities* are for consumer or commercial purposes. Where the applicant for credit is a corporate entity I/we warrant that I/we are duly authorised to provide these consents on behalf of the corporate applicant.

I/we consent to the *Introducer* and the *Credit Provider* collecting, using and disclosing my/our personal information for these purposes, and acknowledge that without this information the *Introducer* will not be able to provide the *credit assistance* and the *Credit Provider* will not be able to provide, operate or administer any credit to me/us.

I/we consent to the *Introducer* and any *Credit Provider* together with any related companies who offers or provides me/us with credit as part of the *credit assistance* using and disclosing my/our personal information for:

1. Undertaking administrative and normal business tasks and services in relation to the *credit assistance* and/or in relation to any *credit activities* as defined in the *NCCP Act*.
2. Product development, research, risk assessment, credit facility management, modelling and crime prevention (including but not limited to fraud, anti-money laundering and counter terrorism monitoring and reporting).
3. Ensuring guarantors are kept informed as required by law as to the status of any credit facility provided as may relate to their obligations as guarantors.
4. Where I/we have applied for insurance cover, enabling any insurer to whom I/we have applied for insurance to assess my/our application and for the establishment and subsequent administration of that insurance; and
5. Complying with all relevant legislative and regulatory requirements.

B. Consent of individual Guarantor/Other Individuals

In connection with the *credit assistance* provided by the *Introducer* and/or in relation to the *credit activities* provided by a *Credit Provider* each of the Guarantors listed on this consent acknowledge that their sensitive personal information will be collected which may be used by the *Credit Provider* in connection with the *credit activities*. Where the *Credit Provider* requires a guarantee or other support in connection with the provision of credit or in relation to the *credit activities* I/we acknowledge that the personal information may be used to assess my/our suitability as guarantor/s in relation to the provision of credit by the *Credit Provider* and, if necessary, in the subsequent enforcement of any guarantee. I/we consent to my/our personal information being collected by the *Introducer* and used or disclosed to the *Credit Provider* for this purpose and acknowledge without this information that the *Credit Provider* may not be able to engage in the *credit activities*.

I/we further acknowledge that the consents and acknowledgements I/we provide are provided in this document on an identical basis irrespective of whether the *credit assistance* and any subsequent *credit activities* are for consumer or commercial purposes. Where the applicant for credit is a corporate entity I/we warrant that I/we are duly authorised to provide these consents on behalf of the corporate guarantor.

C. Other Consents of Individual Applicant and Individual Guarantor/Other Individuals

I/we consent to each of the *Introducer* and *Credit Provider* disclosing my/our personal information to:

1. Credit Reporting Agencies for the purposes of obtaining credit reports from time to time as may be reasonably required in relation to the *credit assistance* and the *credit activities* and for credit reporting purposes generally pursuant to the *Privacy Act 1988 (Commonwealth)*;
2. Where I/we are the applicant for credit, to any guarantor who may be required to provide a guarantee or other support to a *Credit Provider* in relation to the credit provided to me/us;
3. Where I/we are a guarantor/s, to any applicant who has applied for the provision of credit from a *Credit Provider* and where that *Credit Provider* requires me/us to provide supporting guarantees from me/us as a condition to the provision of credit to the Applicant;
4. Government or Regulatory bodies as required from time to time by law;
5. Any person who I/we direct and authorise to operate any credit facility including any organization whom I choose to make any required payments to the *Credit Provider* (or any company or person as directed by the *Credit Provider*) as required as part of the provision of credit or any other entity or person to whom either the *Introducer* and/or *Credit Provider* as may be required by law (or authorised by me/us) to receive or disclose my/our personal information regardless of how or when that information is collected;
6. Related entities of the *Credit Provider* overseas for use in connection with any purpose associated with or necessary for the performance of the *Credit Activities* and/or in relation to any purpose authorised by this consent or the *Privacy Act 1988 (Commonwealth)*.

If, and to the extent that the *Credit Provider* does so in a manner and for the purposes permissible pursuant to the *Privacy Act 1988 (Commonwealth)* as well as any other applicable laws and codes affecting my/our personal information:

1. I/we agree to the *Introducer* and/or *Credit Provider* obtaining information about my commercial credit worthiness from a registered mercantile agent or company or organisation that provides information concerning commercial creditworthiness for the purposes of the *credit activities* and/or the *credit assistance*.
2. Where my/our application for credit is for the provision of commercial credit I/we authorise the *Introducer* and/or *Credit Provider* to obtain a credit report from a credit reporting agency for the purpose of determining whether to insure or assess the risk of insuring the *Credit Provider* and to assess the risk of default my me/us on any credit provided.

Subject to the *Privacy Act 1988 (Commonwealth)* I/we acknowledge that I/we may have access to my/our personal information collected and held by the *Introducer* and/or the *Credit Provider* and any related companies or entities thereof and that I/we can enquire as to the identity of any related companies or entities by contacting the Privacy Officer of the *Introducer* and/or *Credit Provider* at the contact address specified in the *Credit Guide* or *Credit Contract* documentation as the case may be of the *Introducer* and *Credit Provider* provided to me/us as part of the *credit assistance* and *credit activities*. I/we acknowledge that if I/we provide information about any other individual to the *Introducer* or the *Credit Provider*, I/we will ensure that individual is made aware that his or her personal information has been provided and that the *Introducer* and/or *Credit Provider* may be contacted in relation to that personal information. Where I am an applicant for the credit, Part A and Part C apply to me. Where I am to provide a guarantee or other support in connection with the credit facility, Part B and Part C apply to me. Where this consent is signed by two or more persons, it is to be read as given by each of us individually.

Name: _____ Signature: _____ Date : _____

Name: _____ Signature: _____ Date : _____

Name of Introducer: Beyond Consultancy Pty Ltd e Pty Ltd t/a Finance Dot Com
(ABN: 48 079 390 597) Credit Licence: 390 597



Please sign and return to your Finance Dot Com Consultant by email to info@financedotcom.com.au